

Certificate Number: 14912-PAE-DE-028180080

Bankruptcy Case Number: 16-15716



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2016, at 1:06 o'clock AM EDT, Olga Nyzio completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 9, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor